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(54) ELECTRONIC MONEY SYSTEM

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(57) Abstract:

**PROBLEM TO BE SOLVED:** To detect dishonesty such as the forgery/alteration of a card in a money payment process or the alteration of sales data in a store, and to ensure security by checking dishonesty from sales data and the data of an electronic money issuing device or the like, totaling a payment sum to the store, and transmitting it to the computer of a bank for a payment processing.

**SOLUTION:** An electronic money issuing server 22 stores/manages data such as security information KW such as the password of a card owner. A sales collection data accepting server 25 receives and stores money data MD paid to a pre-paid card 5 by an electronic money paying machine 23 and sales data SD stored in an electronic money POS terminal. A total settling terminal 26 checks the alternation of data based on the security information KW, sales data SD, and money data MD, totals a payment sum to the store, and transmits transfer data BD to a bank host computer 3 for a payment processing.

